

Information to identify the case:

Debtor 1	<u>Lisa A. Krzywicki</u>	Social Security number or ITIN	xxx-xx-4983
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-18604-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa A. Krzywicki

8/30/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lisa A. Krzywicki
Debtor

Case No. 20-18604-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 30, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2023:

Recip ID	Recipient Name and Address
db	+ Lisa A. Krzywicki, 112 Beechnut Court, Lumberton, NJ 08048-3413
518897401	+ Anthony S. Poulin, Esquire, Stephen Einstein & Assoc., PC, 39 Broadway, Suite 1250, New York, NY 10006-3089
518897425	WebBank, 215 Douth State Street, Suite 800, Salt Lake City, UT 84111

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 30 2023 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 30 2023 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518897402	Email/Text: legal@arsnational.com	Aug 30 2023 20:33:00	ARS National Services, Inc., Po Box 469100, Escondido, CA 92046-9100
518897403	+ EDI: CITICORP.COM	Aug 31 2023 00:25:00	Best Buy Credit Services/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518917750	+ EDI: COMCASTCBLCENT	Aug 31 2023 00:25:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518897404	EDI: CAPITALONE.COM	Aug 31 2023 00:25:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518897406	EDI: CAPONEAUTO.COM	Aug 31 2023 00:25:00	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
518897405	+ EDI: CAPONEAUTO.COM	Aug 31 2023 00:25:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
518905126	+ EDI: AISACG.COM	Aug 31 2023 00:25:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518912054	+ EDI: AISACG.COM	Aug 31 2023 00:25:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518897407	+ EDI: CITICORP.COM	Aug 31 2023 00:25:00	Citi Bank, PO Box 6500, Sioux Falls, SD 57117-6500
518897408	+ EDI: COMCASTCBLCENT	Aug 31 2023 00:25:00	Comcast, 1 Apollo Road, Plymouth Meeting, PA 19462-2372
518897409	EDI: WFNNB.COM	Aug 31 2023 00:25:00	Comenity Bank-Boscov's, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
518897410	EDI: DISCOVER.COM	Aug 31 2023 00:25:00	Discover Bank, 2500 Lake Park Blvd, Salt Lake City, UT 84120
518897415	+ EDI: CITICORP.COM	Aug 31 2023 00:25:00	Macys/DSNB, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8222

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Aug 30, 2023

Form ID: 3180W

Total Noticed: 41

518937881	EDI: Q3G.COM	Aug 31 2023 00:25:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518909283	EDI: DISCOVER.COM	Aug 31 2023 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
518897411	+ Email/Text: bknotice@ercbpo.com	Aug 30 2023 20:33:00	ERC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518897412	+ EDI: RMSC.COM	Aug 31 2023 00:25:00	GE Money Bank/Old Navy, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
518901849	Email/PDF: resurgentbknotifications@resurgent.com	Aug 30 2023 20:39:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518897413	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 30 2023 20:39:31	LVNV Funding, LLC, PO Box 1269, Greenville, SC 29602-1269
518897414	Email/Text: camanagement@mtb.com	Aug 30 2023 20:33:00	M&T Bank, 1 Fountain Plaza, 9th floor, Buffalo, NY 14203
518964221	Email/Text: camanagement@mtb.com	Aug 30 2023 20:33:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
518909265	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 30 2023 20:33:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518897416	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 30 2023 20:33:00	Midland Funding LLC c/o, Midland Credit Mgmt Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
518897417	EDI: PRA.COM	Aug 31 2023 00:25:00	Portfolio Recovery Assoc., LLC, 140 Corporate Blvd, Norfolk, VA 23502
518952682	EDI: PRA.COM	Aug 31 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518961422	EDI: PRA.COM	Aug 31 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Mattress Firm, POB 41067, Norfolk VA 23541
518960072	EDI: PRA.COM	Aug 31 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518897418	Email/Text: signed.order@pfwattorneys.com	Aug 30 2023 20:32:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, 2nd Floor, Parsippany, NJ 07054-5020
518943516	EDI: Q3G.COM	Aug 31 2023 00:25:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518897419	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 30 2023 20:39:39	Resurgent Capital Services LP, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
518897421	EDI: RMSC.COM	Aug 31 2023 00:25:00	SYNCB, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518897422	EDI: RMSC.COM	Aug 31 2023 00:25:00	SYNCB/Lowes, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518897423	EDI: RMSC.COM	Aug 31 2023 00:25:00	SYNCB/Walmart, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518897420	+ EDI: SECONDRound.COM	Aug 31 2023 00:25:00	Second Round Sub, LLC, 4150 Friedrich Lane, Austin, TX 78744-1052
518897981	+ EDI: RMSC.COM	Aug 31 2023 00:25:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518897424	EDI: TDBANKNORTH.COM	Aug 31 2023 00:25:00	TD Bank, 32 Chestnut Street, Lewiston, ME 04240-7765

TOTAL: 38

District/off: 0312-3

User: admin

Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Fred R. Braverman	on behalf of Debtor Lisa A. Krzywicki bravelaw@comcast.net
Phillip Andrew Raymond	on behalf of Creditor Lakeview Loan Servicing LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5